

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:)
)
Limor Schweitzer) Art Unit: 3628
)
Application No. 09/879,683) Examiner: MILEF, ELDA G.
)
Filed: 06/11/2001) Date: November 21, 2006
)
For: SYSTEM, METHOD AND COMPUTER)
PROGRAM PRODUCT FOR ALLOWING A)
CARRIER TO ACT AS A CREDIT-APPROVAL)
<u>ENTITY FOR E-COMMERCE TRANSACTIONS</u>)

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§1.56 AND 1.97(b)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The reference(s) listed in the attached PTO Form 1449, cop(ies) of which is attached (when necessary), may be material to examination of the above-identified patent application. Applicants submit the reference(s) in compliance with their duty of disclosure pursuant to 37 CFR §§ 1.56 and 1.97. The Examiner is requested to make the reference(s) of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that the reference(s) indeed constitutes prior art.

This Information Disclosure Statement is believed to be filed within three months of the filing date of a national application other than a continued prosecution application, within three months of the date of entry of the national stage in an international application, before the mailing of a first Office action on the merits, or before the mailing of a first Office action after

the filing of a request for continued examination. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-1351 (Order No.AMDCP006).

Respectfully submitted,
Zilka-Kotab, PC

/KEVINZILKA/

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Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty. Docket No. AMDCP006	Application No.: 09/879,683
	Applicant: Limor Schweitzer	
	Filing Date: 06/11/01	Group Art Unit: 3628

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class
	A					
	B					
	C					
	D					
	E					
	F					
	G					
	H					
	I					
	J					
	K					
	L					
	M					

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
	N	WO 9927556	06/03/1999	WIPO	H01J	17/30	X	
	O	WO 00197554	12/20/2001	WIPO	H04Q	7/38	X	
	P	WO 00197186	12/20/2001	WIPO	G07F	7/08	X	

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	P	
Examiner	Date Considered	

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.